

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re:	KENNETH R WALLACE	§	Case No.: 09-13643
	DONNA WALLACE	§	
		§	
		§	
		§	
		§	
		§	
Debtor(s)		§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/17/2009.
- 2) This case was confirmed on 06/29/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/29/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/04/2010, 08/12/2010, 02/28/2012.
- 5) The case was dismissed on 09/24/2012.
- 6) Number of months from filing to the last payment: 40
- 7) Number of months case was pending: 45
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 69,273.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 88,002.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 88,002.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,808.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 5,129.26
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 7,937.26**

Attorney fees paid and disclosed by debtor **\$ 692.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CIT MORTGAGE LOAN TR	SECURED	237,000.00	.00	.00	.00	.00
CIT GROUP SALES FIN	UNSECURED	77,720.43	NA	NA	.00	.00
COOK COUNTY TREASURE	SECURED	2,190.68	17,422.26	2,190.68	1,848.83	.00
COOK COUNTY TREASURE	UNSECURED	2,190.68	NA	NA	.00	.00
CAPITAL ONE AUTO FIN	SECURED	29,665.00	41,981.60	41,981.60	35,546.70	4,632.27
CAPITAL ONE AUTO FIN	UNSECURED	12,986.00	NA	NA	.00	.00
CITIFINANCIAL AUTO	SECURED	7,930.00	16,268.32	.00	.00	.00
CITIFINANCIAL AUTO	UNSECURED	8,583.00	NA	NA	.00	.00
SANTANDER CONSUMER U	SECURED	13,545.00	22,619.31	.00	.00	.00
SANTANDER CONSUMER U	UNSECURED	8,964.00	NA	NA	.00	.00
WELLS FARGO AUTO FIN	SECURED	16,390.00	29,516.18	29,516.18	27,290.91	2,719.51
WELLS FARGO AUTO FIN	UNSECURED	14,940.36	NA	NA	.00	.00
INTERNAL REVENUE SER	PRIORITY	30,595.00	NA	NA	.00	.00
AMERICAN AIRLINES C	UNSECURED	.00	751.39	751.39	75.14	.00
ACCREDITED HOME LEND	UNSECURED	.00	NA	NA	.00	.00
GEMB	UNSECURED	.00	NA	NA	.00	.00
AMERICAN AIRLINES	UNSECURED	956.00	NA	NA	.00	.00
AMERICAN GENERAL FIN	UNSECURED	.00	NA	NA	.00	.00
AMERICAN GENERAL FIN	UNSECURED	4,013.00	2,893.21	2,893.21	289.32	.00
AMERICAS SERVICING C	UNSECURED	.00	NA	NA	.00	.00
APPLIED BANK	UNSECURED	2,621.00	NA	NA	.00	.00
BALLYS TOTAL FITNESS	UNSECURED	.00	NA	NA	.00	.00
BANK OF AMERICA NA	UNSECURED	.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
BENEFICIAL/HOUSEHOLD	UNSECURED	.00	NA	NA	.00	.00
CROSSING POINTE	UNSECURED	.00	NA	NA	.00	.00
FIRST NATIONAL BANK	UNSECURED	635.00	NA	NA	.00	.00
CHASE CC	UNSECURED	.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,841.00	1,841.90	1,841.90	184.19	.00
CHASE CC	UNSECURED	.00	NA	NA	.00	.00
CHRYSLER FINANCIAL S	UNSECURED	.00	NA	NA	.00	.00
CITGO OIL/CITIBANK	UNSECURED	.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	10,066.00	10,361.45	10,361.45	1,036.15	.00
CITIBANK	UNSECURED	124.00	NA	NA	.00	.00
CITICORP TRUST BANK	UNSECURED	.00	NA	NA	.00	.00
CITIMORTGAGE INC	UNSECURED	.00	NA	NA	.00	.00
COLUMBUS BANK & TRUS	UNSECURED	1,020.00	NA	NA	.00	.00
DELL FINANCIAL	UNSECURED	.00	NA	NA	.00	.00
WEST SUBURBAN PHYSIC	UNSECURED	144.00	NA	NA	.00	.00
WEST SUBURBAN PHYSIC	UNSECURED	95.00	NA	NA	.00	.00
DISCOVER FINANCIAL S	UNSECURED	10,353.00	10,353.25	10,353.25	1,035.33	.00
DSNB MACYS	UNSECURED	.00	NA	NA	.00	.00
GMAC	UNSECURED	.00	NA	NA	.00	.00
GEMB WALMART	UNSECURED	.00	NA	NA	.00	.00
BENEFICIAL/HOUSEHOLD	UNSECURED	.00	NA	NA	.00	.00
BANK OF HINSDALE	UNSECURED	.00	NA	NA	.00	.00
HOMEcomings FINANCIA	UNSECURED	.00	NA	NA	.00	.00
HSBC	UNSECURED	.00	NA	NA	.00	.00
CAPITAL ONE NA	UNSECURED	475.00	284.54	284.54	28.45	.00
HSBC	UNSECURED	.00	NA	NA	.00	.00
HSBC NV	UNSECURED	.00	NA	NA	.00	.00
HSBC NV	UNSECURED	309.47	NA	NA	.00	.00
JC PENNEY	UNSECURED	.00	NA	NA	.00	.00
JPMORGAN CHASE BANK	UNSECURED	.00	NA	NA	.00	.00
LANE BRYANT	UNSECURED	.00	NA	NA	.00	.00
LANE BRYANT	UNSECURED	.00	NA	NA	.00	.00
LANE BRYANT RETAIL	UNSECURED	.00	NA	NA	.00	.00
LITTON LOAN SERVICIN	UNSECURED	.00	NA	NA	.00	.00
LVNV FUNDING LLC	UNSECURED	8,445.00	NA	NA	.00	.00
HSBC ORCHARD PLATINU	UNSECURED	639.00	NA	NA	.00	.00
MERRICK BANK	UNSECURED	1,460.00	1,460.84	1,460.84	146.08	.00
OPTION ONE MORTGAGE	UNSECURED	.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	1,494.00	1,494.21	1,494.21	149.42	.00
PRA RECEIVABLES MANA	UNSECURED	281.00	281.44	281.44	28.14	.00
PULLMAN BANK & TRUST	UNSECURED	.00	NA	NA	.00	.00
RNB FIELDS	UNSECURED	.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	622.00	622.43	622.43	62.24	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
SCA/VIP FURS	UNSECURED	.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	7,799.00	8,585.54	8,585.54	858.55	.00
SELECT PORTFOLIO SER	UNSECURED	.00	NA	NA	.00	.00
SPIEGEL	UNSECURED	.00	NA	NA	.00	.00
TARGET	UNSECURED	.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	7,187.00	7,187.03	7,187.03	718.70	.00
WF FIN BANK	UNSECURED	.00	NA	NA	.00	.00
WFFINANCIAL	UNSECURED	.00	NA	NA	.00	.00
WORLD FINANCIAL NETW	UNSECURED	.00	NA	NA	.00	.00
WFNNB/ASHLEY STEWART	UNSECURED	31.00	NA	NA	.00	.00
WFNNB CHADWICK	UNSECURED	.00	NA	NA	.00	.00
DRESS BARN/WFNNB	UNSECURED	.00	NA	NA	.00	.00
WFNNB/METRO STYLE	UNSECURED	.00	NA	NA	.00	.00
WFNNB/ROAMAN	UNSECURED	.00	NA	NA	.00	.00
WFNNB/TSA	UNSECURED	12.00	NA	NA	.00	.00
WFNNB VC FURNITURE	UNSECURED	81.00	NA	NA	.00	.00
WFNNB/WOMAN/WITHIN	UNSECURED	.00	NA	NA	.00	.00
ZALES/CBSD	UNSECURED	.00	NA	NA	.00	.00
KEYONDA SWANIGAN	OTHER	.00	NA	NA	.00	.00
LATESHA WILLIAMS	OTHER	.00	NA	NA	.00	.00
MARSHA BRANSFOLD	OTHER	.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	NA	1,020.17	1,020.17	102.02	.00
CIT MORTGAGE LOAN TR	SECURED	NA	8,266.41	777.48	777.48	.00
INTERNAL REVENUE SER	UNSECURED	NA	24,708.21	24,708.21	2,470.82	.00
PRA RECEIVABLES MANA	UNSECURED	NA	644.86	644.86	64.49	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	777.48	777.48	.00
Debt Secured by Vehicle	71,497.78	62,837.61	7,351.78
All Other Secured	<u>2,190.68</u>	<u>1,848.83</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	74,465.94	65,463.92	7,351.78
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	72,490.47	7,249.04	.00

**Disbursements:**

Expenses of Administration	\$ 7,937.26	
Disbursements to Creditors	\$ 80,064.74	
<b>TOTAL DISBURSEMENTS:</b>		\$ 88,002.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/07/2013

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.